

using the selected model to make a prediction of underwriting value for the non-underwritten assets such that the predicted underwriting value for the non-underwritten assets with partial or incomplete data representations is based on at least one of fully underwritten assets, other non-underwritten assets with complete data representations, and available data from non-underwritten assets with partial or incomplete data representations having similar identifiable characteristics.

11. (once amended) A system for predicting value of non-underwritten assets for which data representations are partial or incomplete, said system comprising:

a computer configured as a server and further configured with a database of asset portfolios;

at least one client system connected to said server through a network, said server configured to sample assets according to risk, underwrite assets and record valuations, form market value clusters, build regression models for underwritten assets, select the best models for the underwritten assets, count a number of times the models are selected, and use the selected model to make a prediction of underwriting value for the non-underwritten assets such that the predicted underwriting value for the non-underwritten assets with partial or incomplete data representations is based on at least one of fully underwritten assets, other non-underwritten assets with complete data representations, and available data from non-underwritten assets with partial or incomplete data representations having similar identifiable characteristics.

21. (once amended) A computer configured to predict value of non-underwritten assets for which data representations are partial or incomplete, said computer including a database of asset portfolios, said computer programmed to:

- ✓ sample assets according to risk;
- ✓ underwrite assets and record valuations;
- ✓ form market value clusters;